



Order Filed on December 6, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esq.
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Westmont, NJ 08108
215-627-1322
dcarlon@kmlawgroup.com
Attorney for: Toyota Motor Credit Corp.

In Re:

John Radgoski & Susan Radgoski,

Debtors.

Case No: 15-28143-ABA


Chapter: 13

Judge: Andrew B. Altenburg, Jr.

**ORDER VACATING AUTOMATIC STAY AND RESOLVING SECURED
CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: December 6, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: John Radgoski & Susan Radgoski

Case No.: 15-28143-ABA

Caption: **CONSENT ORDER VACATING AUTOMATIC STAY**

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, upon a certification of default to vacate the automatic stay as to a vehicle known as 2014 Toyota Avalon, and Robert Braverman, Esq. appearing on behalf of the Debtors John and Susan Radgoski,

It is hereby **ORDERED, ADJUDGED** and **DECREED** that the lease agreement between the parties has terminated by its own terms upon the expiration of the lease term; and

It is further **ORDERED, ADJUDGED** and **DECREED** that the automatic stay as to a 2014 Toyota Avalon is hereby vacated; and

It is further **ORDERED, ADJUDGED** and **DECREED** that said vehicle is no longer property of the bankruptcy estate, having been returned to Secured Creditor at the expiration of the lease in December, 2015; and

It is further **ORDERED, ADJUDGED** and **DECREED** that Secured Creditor shall be permitted to use, sell, or exercise any other ownership rights with regard to the subject property; and

It is further **ORDERED, ADJUDGED** and **DECREED** that in the event Debtors continue to make payments under the terms of the lease, Secured Creditor is under no obligation to accept same, being that relief is effective, however, Debtors may continue to make payment though they are under no obligation to do so; and

It is further **ORDERED, ADJUDGED** and **DECREED** the Certification is hereby resolved.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
John Radgoski
Susan Radgoski
DebtorsCase No. 15-28143-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2017.

db/jdb +John Radgoski, Susan Radgoski, 112 Borton Avenue, Voorhees, NJ 08043-4779

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
 Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
 Douglas G. Leney on behalf of Creditor Leonard Stevens dleney@archerlaw.com,
mfriedman@archerlaw.com;jdering@archerlaw.com
 Douglas G. Leney on behalf of Creditor Nancy Stevens dleney@archerlaw.com,
mfriedman@archerlaw.com;jdering@archerlaw.com
 Francesca Ann Arcure on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
 nj_ecf_notices@buckleymadole.com, NJ_ECF_Notices@McCalla.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
 Melissa N. Licker on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
 NJ_ECF_Notices@buckleymadole.com
 Nona Ostrove on behalf of Creditor Centennial Mill by Del Webb Community Association, Inc.
 nostrove@ostrovelaw.com
 Robert Braverman on behalf of Debtor John Radgoski robert@bravermanlaw.com
 Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized servicer for
 Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org
 Tammy L. Terrell on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bankruptcy@feinsuch.com

TOTAL: 12